



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

MARCH 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - MARCH 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	212	66	33	169,882	204,666
II	1	0	0	348	118	18	92,989	138,882
III	0	0	0	509	50	11	42,543	110,156
IV	0	0	0	103	79	45	16,874	46,907
V	0	0	0	109	82	11	283,055	423,917
VI	0	0	0	106	76	3	17,588	47,586
TOTALS	1	0	0	1387	471	121	622,931	972,114
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	2	1	1	1	1	\$1,654,209	\$1,342,855	
II	7	6	1	5	2	\$2,651,560	\$808,401	
III	8	6	2	4	4	\$7,490,933	\$5,900,442	
IV	5	0	5	0	5	\$0	\$8,126,516	
V	1	1	0	1	0	\$6,492,490	\$0	
VI	1	1	0	1	0	\$218,983	\$0	
TOTALS	24	15	9	12	12	\$18,508,175	\$16,178,214	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION FED TO PRIVATE			
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS		
I	0/\$0	0/\$0	0	\$0	0	\$0		
II	0/\$0	0/\$0	0	\$0	0	\$0		
III	0/\$0	0/\$0	0	\$0	0	\$0		
IV	0/\$0	0/\$0	0	\$0	0	\$0		
V	1/\$825,027	0/\$0	0	\$0	0	\$0		
VI	0/\$0	2/\$632,936,524	0	\$0	0	\$0		
TOTALS	1/\$825,027	2/\$632,936,524	0	\$0	0	\$0		

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
II	3/5/99	Punjab Cultural Society of New Jersey, Inc. Three Bridges, New Jersey	1273	Punjab Cultural Society	Unrealistic Projections Weak Business Plan Concern with Officials

CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
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**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
15998	I	Skowhegan Community Skowhegan, ME	\$8,784,732	3,386	11,804
Field of Membership: Persons who live, work, or worship, or attend school in the Maine municipalities of Caratunk, Moose River, Moscow, Pleasant Ridge, Seboomook, The Forks, West Forks, Central Somerset Unorganized Area, Dennistown Plantation, Highland Plantation, and Northeast Somerset Unorganized Area, a community which meets the low-income definition of Part 701.34 of NCUA's Rules and Regulations;					
4026	I	Southern New England New Haven, CT	\$182,767,247	27,977	500
Field of Membership: Employees of Beazley Company Realtors who work in or are paid from New Haven, Connecticut;					
17914	I	Suffolk Medford, NY	\$267,927,354	40,729	500
Field of Membership: Members of the Suffolk Library Association in Suffolk County, New York;					
14388	I	The Family Hartford, CT	\$40,827,629	10,105	139739
Field of Membership: Persons who live, work, worship or attend school in and businesses and other legal entities located in the City of Hartford, Connecticut					
24411	I	Financial Assurance New York, NY	\$15,162,697	6,942	2850
Field of Membership: Full-time or permanent part-time employees of the YMCA of Greater New York who are headquartered in New York, New York;					
9604	I	First Heritage Painted Post, NY	\$79,524,132	18,085	1700

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Field of Membership: Employees of Toshiba Display Devices, Inc. who work in Horseheads, New York;

9871	I	Saint Lawrence Ogdensburg, NY	\$31,848,537	7,620	600
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Field of Membership: Members of AMVETS Post #19 in Ogdensburg, New York;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	212	466
Number of Federal Credit Unions Receiving Expansions	66	100
Potential Membership Increase	169,882	204,666
Number of FCU Requests Denied	33	73
Number of FCU Requests Delayed	0	0

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
1352	II	Century Heritage Duquesne, PA	\$65,039,013	8,828	200
Field of Membership: Members and employees of Christ Luthern Church in Duquesne, Pennsylvania;					
14775	II	Frick Tri-County Uniontown, PA	\$16,339,428	5,057	2,263
Field of Membership: Members of St. Francis Xavier Church in Moundsville, West Virginia;					
8554	II	First Financial of Maryland Lutherville, MD	\$233,333,171	40,259	1,200
Field of Membership: Emps of Atlantic Automotive who work in or are headquartered in Baltimore, MD;					
5134	II	CommonWealth One Alexandria, VA	\$137,595,302	35,904	1,701
Field of Membership: Emps of Rockingham Health Care who work in or are paid from Harrisonburg, VA;					
3601	II	National Institutes of Health Rockville, MD	\$195,727,791	40,308	2,213

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Field of Membership: Employees of Westat Corporation who work in or are paid from Rockville, MD;

5536	II	Navy FCU Merrifield, VA	\$11,012,610,678	1,783,902	8,311
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Field of Membership: Civilian and military personnel of the Department of the Navy who work at or are stationed at the Naval Air Station, Whidbey Island, Oak Harbor, Washington;

6328	II	NASA FCU Bowie, MD	\$341,463,762	56,256	500
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Field of Membership: Employees of OAS Corporation who work in Greenbelt, Landover, and Calverton, MD;

8540	II	R-S Bellco FCU New Brighton, PA	\$13,180,418	2,938	650
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Field of Membership: Mbrs of the Benevolent and Protective Order of Elks No. 348 in Beaver Falls, PA, who qualify for membership in accordance with its bylaws as of March 1999;

5500	II	Northwest FCU Herndon, VA	\$635,894,787	47,377	1,525
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Field of Membership: Non-natural person members of Herndon Dulas Chamber of Commerce, Inc., located in Herndon, VA, who qualify for membership in accordance with its bylaws effective 1/20/59 (+600);
Non-natural person members of the Greater Reston Chamber of Commerce, Inc., located in Reston, VA, who qualify for membership in accordance with its bylaws effective 12/9/93 (+925);

857	II	Affinity FCU Bedminster, NJ	\$620,186,344	83,340	650
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Field of Membership: Employees of Skyview Ethnic American Broadcasting Company who work in or are paid from Fort Lee, NJ;

21305	II	The United FCU Nanty-Glo, PA	\$37,501,508	12,045	800
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Field of Membership: Employees of Nemacolin Woodlands Resort & Spa in Farmington, PA;

15532	II	RME FCU Reading, PA	\$9,879,191	3,674	625
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Field of Membership: Members of American Federation of State, County and Municipal Employees (AFSCME), Local 462 in the County of Berks, PA, who qualify for membership;

20042	II	Franklin Mint FCU Broomall, PA	\$167,362,494	39,542	2,500
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Field of Membership: Employees, physicians with staff privileges, and members of the hospital auxiliary and volunteer program, who work at the Crozer-Chester Medical Center in Upland, PA;

4616	II	Bronco FCU Franklin, VA	\$84,229,389	9,796	625
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Field of Membership: Employees and medical staff of Southampton Memorial Hospital who work in Franklin, VA;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

Current Month

YTD

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Number of Amendments Approved	348	887
Number of Federal Credit Unions Receiving Expansions	118	311
Potential Membership Increase	92,989	138,882
Number of FCU Requests Denied	18	39
Number of FCU Requests Delayed	33	156

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
174	III	Louisiana LaPlace, LA	\$48,943,816	16,640	2,000
Field of Membership: Employees of the North Oaks Health System who work in Hammond, Louisiana.					
196	III	GTE Tampa, FL	\$709,573,084	134,431	1,100
Field of Membership: Employees of OneStaff who work in or are paid from Clearwater, FL.					
1976	III	Central Florida Educators Orlando, FL	\$471,739,284	112,033	601
Field of Membership: Employees of Professional Employer Resource, Inc., who work in or are paid from Orlando, Florida.					
5561	III	Keesler Biloxi, MS	\$462,778,308	134,180	826
Field of Membership: Employees of Beau Rivage Resorts, Inc., who work in Biloxi, Mississippi.					
7228	III	Lockheed Georgia Emp. Marietta, GA	\$385,803,244	71,588	1,000
Field of Membership: Employees of Pinnacle Human Resources Group, Inc., who work in or are paid from Alpharetta, Georgia.					
7840	III	AT&T Family Winston-Salem, NC	\$684,247,240	170,361	571
Field of Membership: Employees of Consolidated Glass and Mirror Corporation who work in, or are paid from or are supervised from Galax, Virginia					
7955	III	Bragg Mutual Fayetteville, NC	\$36,887,553	13,328	1,650
Field of Membership: Employees of M. J. Soffe Company who work in or are paid from Fayetteville, North Carolina.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

9331	III	Robins Warner Robins, GA	\$469,252,777	113,299	1,200
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Field of Membership: Voting members of the Pulaski County Farm Bureau who live in Pulaski County, Georgia and qualify in accordance with its charter and bylaws effective on 1/19/99.

14097	III	Little Flower Mobile, AL	\$1,266,787	740	1,400
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Field of Membership: Members and employees of St. Dominic Church in Mobile, Alabama.

18297	III	Coastal Raleigh, NC	\$743,916,114	83,992	650
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Field of Membership: Employees of Pass & Seymour Legrand who work in or are paid from Concord, North Carolina

20771	III	Carolina Cooperative Charlotte, NC	\$13,394,654	7,907	2,500
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Field of Membership: Employees of Pic' N Pay Stores, Inc. who are headquartered in Matthews, North Carolina

21098	III	Sirrine Greenville, SC	\$24,794,928	5,822	723
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Field of Membership: Employees of Ideal Solutions, Inc., who work in or are paid from Greenville, South Carolina.

23042	III	Suncoast Schools Tampa, FL	\$1,985,147,552	225,829	550
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Field of Membership: Employees of Shell Point Retirement Community who work in Fort Myers, Florida

23984	III	Arkansas Central Little Rock, AR	\$17,655,329	7,969	599
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Field of Membership: Employees of Rockline Industries who work in Springdale, Arkansas.

24063	III	Founders Lancaster, SC	\$625,984,706	88,664	561
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Field of Membership: Employees of Ostrow Textile, LLC, who work in Rock Hill, South Carolina.

24534	III	America's First Birmingham, AL	\$345,576,147	93,648	1,500
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Field of Membership: Employees of Jack's Family Restaurants, Inc., who are paid from Birmingham, Alabama.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

Current Month

FYTD*

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Number of Amendments Approved	509	1,340
Number of Federal Credit Unions Receiving Expansions	50	179
Potential Membership Increase	42,543	110,156
Number of FCU Requests Denied	11	24
Number of FCU Requests Deferred	78	147

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
17335	IV	Illinois State Police Springfield, IL	33,201,741	7,370	1,200
Field of Membership: Active members of the Illinois Association of Chiefs of Police, located in Springfield, Illinois.					
17057	IV	Tech Center Employees S. Charleston, WV	65,413,275	7,769	1,450
Field of Membership: Employees of McJunkin Corporation, who work in or are paid from Charleston, West Virginia.					
24034	IV	Notre Dame Notre Dame, IN	170,312,625	39,706	1,000
Field of Membership: Employees of Wal-Mart Supercenter, who work in South Bend, Indiana.					

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	103	225
Number of Amendments Not Approved	45	59
Number of Federal Credit Unions Receiving Expansions	79	111
Number of Potential Members Added	16,874	46,907

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
199	V	Waco-Marlin Waco, TX	\$47,786,927	16,995	1,000

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Field of Membership Addition: employees of the Central Texas Healthcare System who work in Temple, Texas.

456	V	Texaco P.A.W. Employees Port Arthur, TX	152,959,638	34,228	1,302
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Field of Membership Addition: employees and members of the Hardin County Farm Bureau in Hardin County, Texas.

1747	V	Arizona Phoenix, AZ	569,421,923	90,500	134,253
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Field of Membership Addition: persons who live, work, worship or attend school in and businesses and other legal entities located within the South Mountain Community, an underserved area, in Phoenix, Arizona; employees of the AfterMarket Company who work in or are paid from Glendale or Phoenix, Arizona.

2449	V	State Hospital Pueblo, CO	20,175,689	5,097	128,000
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Field of Membership Addition: persons who live, work, worship or attend school in and businesses and other legal entities located in Pueblo County, Colorado.

9194	V	Vickers Omaha, NE	\$23,961,025	3,013	600
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Field of Membership Addition: regular members of Local 1140, Laborer's International Union of North America in Omaha, Nebraska who qualify for membership in accordance with its constitution and bylaws in effect on March 4, 1999.

11065	V	Security Service San Antonio, TX	\$1,417,904,222	332,711	1040
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Field of Membership Addition: employees of WellMed Medical Management who work in Pueblo, Colorado; employees of Primary Net Care of Texas who work in San Antonio, TX.

10379	V	Eastex Employees Evadale, TX	\$20,763,733	3,264	2334
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Field of Membership Addition: voting members of Jasper County Farm Bureau who live or work in Hardin, Jasper, Jefferson, Newton, Orange or Tyler counties, Texas and who qualify for membership in accordance with its constitution and bylaws in effect on March 30, 1999.

24406	V	Bellco First Englewood, CO	\$804,822,133	113,032	500
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Field of Membership Addition: employees of Denver Museum of Natural History who work in Denver, Colorado.

SUMMARY OF FIELD OF MEMBERSHIP

	Current Month	YTD
Number of Amendments Approved	109	252
Number of Federal Credit Unions Receiving Expansions	82	188
Potential Membership Increase	283,055	423,917
Number of FCU Requests Denied	11	19

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Number of FCU Request Delayed

57

182

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
6573	VI	Nevada Las Vegas, NV	\$499,653,825	76,690	550
Field of Membership: Employees of Four Seasons Hotel-Las Vegas who work in Las Vegas, Nevada.					
5465	VI	First Education Cheyenne, WY	\$16,695,155	4,615	1,400
Field of Membership: Students enrolled in Cheyenne Central High School in Cheyenne, Wyoming.					
1999	VI	Lockheed Burbank, CA	\$1,099,622,000	94,435	650
Field of Membership: Employees of Ameriflight, Inc. who work in or are paid from Burbank, California.					
11187	VI	CareConnections Burbank, CA	\$15,206,555	6,363	989
Field of Membership: Employees of TrinityCare who work in or are paid from Chatsworth, California.					

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	106	219
Number of Federal Credit Unions Receiving Expansions	76	103
Potential Membership Increase	17,588	47,586
Number of FCU Requests Denied	3	5*
Number of FCU Requests Delayed	33	86*

*Two requests reported as delayed in February were changed to denied in March.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
66062	I	First Connecticut Wallingford, CT	\$36,795,476	66051	Community Ansonia, CT	\$1,342,855	Inability to obtain officials
Continuing Field of Membership: (state-chartered) Officers, directors, and committee members of any credit union having its principal place of business within Connecticut; and other select groups. Merging Field of Membership: (state-chartered) Persons employed or residing in Ansonia, Derby, Shelton and Seymour, Connecticut.							
2508	I	Westinghouse Buffalo Division Cheektowaga, NY	\$23,840,054	10722	Graphic Controls Buffalo, NY	\$1,654,209	Main sponsor downsizing
Continuing Field of Membership: Employees of the Westinghouse Electric Corp. who work in Buffalo, Attica, Rochester or Bath, New York; and other select employee or association groups. Merging Field of Membership: Employees of Graphic Controls Corporation who work in or are paid from Buffalo, New York; employees of the field sales force of the above Graphic Controls Corporation who are paid from Buffalo, New York.							
7448	II	1st Advantage FCU Newport News, VA	\$237,177,770	15434	U B C P Richmond FCU Richmond, VA	\$137,978	Supervisory Concerns
Continuing FOM: Multiple common bond FOM primarily serving civilian and military personnel of the U.S. Government, and emps of non-appropriated fund activities, who work at or are stationed at Ft. Eustis or Ft. Story, VA Merging FOM: Single occupational credit union serving employees of the Union Bag Camp Paper Corporation who work in Richmond, VA;							
16785	II	Advanced Financial Services New Providence, NJ	\$56,268,863	10201	Carborundum Co. Perth Amboy Emps FCU Keasbey, NJ	\$75,231	Supervisory Concerns
Continuing FOM: Multiple common bond FOM. Merging FOM: Single occupational credit union serving emps of Carborundum Company who work in or are headquartered in Keasbey, NJ;]							
66158	II	Philadelphia Telco Trevose, PA	\$510,961,289	63322	Air Shields Emps Hatboro, PA	\$217,729	Supervisory Concerns
Continuing FOM: Multiple occupational credit union primarily serving emps of Bell Atlantic Corporation and its subsidiaries, as well as subsidiaries of AT&T; Merging FOM: Single occupational credit union serving emps of Air-Shields, Inc., a wholly-owned subsidiary of the Narco Health Company who work in or are paid from Warminster, PA;							
10973	II	UFCW FCU Wyoming, PA	\$36,041,768	1198	N.E.A. FCU Kingston, PA	\$1,401,934	Supervisory Concerns
Continuing FOM: Multiple common bond credit union serving a large number of occupational and associational groups. Merging FOM: Multiple common bond FOM, serving various occupational groups.							
20558	II	Washington Community FCU Washington, PA	\$36,902,512	22008	SVC Employees FCU Washington, PA	\$235,721	Merged w/community FCU
Continuing FOM: Persons who live, work, worship, or go to school in, and businesses and other legal entities in the townships of Canton, Chartiers, North Franklin and South Strabane, the boroughs of East Washington and Houston, and the City of Washington in Washington County, PA; Merging FOM: Single occupational FOM - emps of the Superior Valve Company who work in Washington, PA;							
20861	II	P & G Mehoopany Emps FCU Tunkhannock, PA	\$29,769,970	22741	Lackawanna Diversified FCU	\$800,696	Emergency Merger w/Cash Assistance

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

Continuing FOM: Multiple occupational credit union primarily serving employees of Proctor and Gamble Paper Products Company who work in Mehoopany, PA;

Merging FOM: Multiple occupational credit union primarily serving emps of General Dynamics Land Systems Division who work in Eynon, PA;

373	II	New Alliance FCU Ambridge, PA	\$44,261,135	68202	Aliquippa Regional CU Aliquippa, PA	\$590,672	Emergency Merger
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Continuing FOM: Multiple occupational primarily serving employees of the Armco Steel Corporation in Ambridge, PA, or Logan, OH:

Merging FOM: Community development CU serving anyone who lives, works, or gathers regularly in geographical boundaries of the City of Aliquippa and townships of Hopewell and Center in PA;

3957	III	8 Flags Fernandina Beach, FL	\$12,658,948	67308	Five Star Fernandina Beach, FL	\$2,551,521	Improve Services
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Continuing Field of Membership: Employees of numerous select groups who work in the Fernandina Beach, Florida area

Merging Field of Membership: Employees of Nassau County Board of Public Instruction and Nassau County Association of Realtors in Fernando Beach, Florida

23416	III	Spartan Mills Credit Association FCU Spartanburg, SC	\$3,439,248	11675	Hayne Spartanburg, SC	\$4,853,146	Improve Services
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Continuing Field of Membership: Employees of Spartan Mills and Montgomery Industries located in Spartanburg, South Carolina

Merging Field of Membership: Employees of about 40 select groups in the Spartanburg, South Carolina area

68138	III	Municipal Employees Kingsport, TN	\$10,761,037	68170	Kingsport Postal & Federal Employees	\$659,792	Improve Services
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Continuing Field of Membership: Employees of the City of Kingsport, Tennessee

Merging Field of Membership: Employees of the federal government and the US Postal Service in Sullivan County and Kingsport, Tennessee

19552	III	Lanier Gainesville, GA	\$7,040,460	14521	GCE Gainesville, GA	\$1,806,439	Improve Services
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Continuing Field of Membership: Employees of about 22 select groups who work in the Gainesville, Georgia area

Merging Field of Membership: Employees of the City of Gainesville, Georgia

1520	III	Tennessee Valley FCU Chattanooga, TN	\$281,548,924	68090	Times Printing Chattanooga, TN	\$1,263,446	Improve Services
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Continuing Field of Membership: Employees of the Tennessee Valley Authority (TVA), those who work regularly under contract for the TVA, and numerous other groups located in the Chattanooga, Tennessee area

Merging Field of Membership: Employees of Times Printing Company, Chattanooga Publishing Company, Target Graphics and Public Education Foundation who work in Chattanooga, Tennessee

17334	III	Morton Weeks FCU Lydia, LA	\$4,574,274	15665	Ivanhoe FCU New Liberia, LA	\$389,002	Improve Services
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Continuing Field of Membership: Employees of Morton Weeks, Inc. Carey Salt, Regional Emergency Medical Services and B & C Favricators, Inc. in Lydia, Louisiana

Merging Field of Membership: Employees of the United Carbon Company who work in Franklin, Louisiana

68276	III	Greater Piedmont Durham, NC	\$1,425,683	63538	Southern Piedmont Charlotte, NC	\$1,425,683	Improve Services
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Continuing Field of Membership: Employees of Durham County General Hospital and 65 separate employee groups in Durham, North Carolina

Merging Field of Membership: Employees of the Lance Manufacturing, LLC in Charlotte, North Carolina

6053	III	CDC Atlanta, GA	\$130,562,056	1907	Executive Park Atlanta, GA	\$442,346	Emergency merger
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Continuing Field of Membership: Employees of the Centers for Disease Control (CDC) and the National Medical Audiovisual Center of the US Public Health Service who are supervised from the atlanta, Georgia office

Merging Field of Membership: Persons who work within the area established as Executive Park in Atlanta, Georgia

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

63997	IV	Blue Cross Blue Shield K. C. Kansas City, MO	4,498,534	62804	Western Auto Kansas City, MO	3,539,512	Expanded services
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Continuing Field of Membership: Employees of Blue Cross Blue Shield of Kansas City, and its subsidiaries and affiliates.

Merging Field of Membership: Employees of Western Auto Supply Company in Kansas City, Missouri, and its field operations in Johnson County, Kansas.

60952	IV	Big Bear Employees Columbus, OH	34,042,809	(ASI) 96659	Anderson Concrete Columbus, OH	297,607	Expanded services
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Continuing Field of Membership: Employees of Big Bear grocery store chain and its subsidiaries in the Columbus, Ohio, area.

Merging Field of Membership: Employees of the Anderson Concrete Company in Columbus, Ohio.

61252	IV	U.F.C.W. Union Local 880 Cleveland, OH	11,405,443	64388	International Chemical Workers Akron, OH	319,922	Shares decreasing
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Continuing Field of Membership: Active and retired members and employees of the Retail Store Employees Union, Local 880.

Merging Field of Membership: Employees of the International Chemical Workers Union in Akron, Ohio.

(ASI) 96672	IV	Buckeye State Akron, OH	49,758,483	61270	Chemical & Plastic Employees Painesville, OH	3,238,506	Sponsor closing
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Continuing Field of Membership: Credit union serves more that 200 select groups.

Merging Field of Membership: Employees of UniRoyal who work in Painesville, Ohio.

66574	IV	Wisconsin's Media Appleton, WI	1,628,828	66501	Oshkosh Northwestern Employees Oshkosh, WI	730,969	Sponsors merged, expanded services
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Continuing Field of Membership: Employees of Thomson Newspapers or its subsidiaries.

Merging Field of Membership: Employees of Oshkosh Northwestern Company.

1584	V	Houston Milk Producers Houston, TX	\$30,095,839	8476	Oklahoma Dairymen's Oklahoma City, OK	\$6,492,490	Loss of FOM
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Continuing Field of Membership: active producers and employees of Associated Milk Producers, Inc. in the Texas Division or the Western Division; several SEGs.

Merging Field of Membership: employees and producer members of the OK division of Associated Milk Producers, Inc.

12354	VI	Wyo Central Casper, WY	\$10,074,968	12842	Salt Creek Casper, WY	\$218,983	Lack of sponsor support
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Continuing Field of Membership: Central credit union serving other credit unions as well as Amoco Oil Co. and over 80 SGA's.

Merging Field of Membership: Employees of the Amoco Production Company or of the Amoco Pipeline Company, subsidiaries of Standard Oil Company of Indiana, who work in Midwest, Edgerton, Mills, Evansville, Casper, or Gillette, Wyoming.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - March 31, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
14338/68394	VI	Pacific IBM Employees San Jose, CA	\$485,875,193	FOM restriction
08818/68395	VI	Heritage Community Rancho Cordova, CA	\$147,061,331	FOM restriction

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
24622	V	McKee Employees Inver Grove Heights, MN	\$825,027	Lower operating fee; no state tax.

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
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INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
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